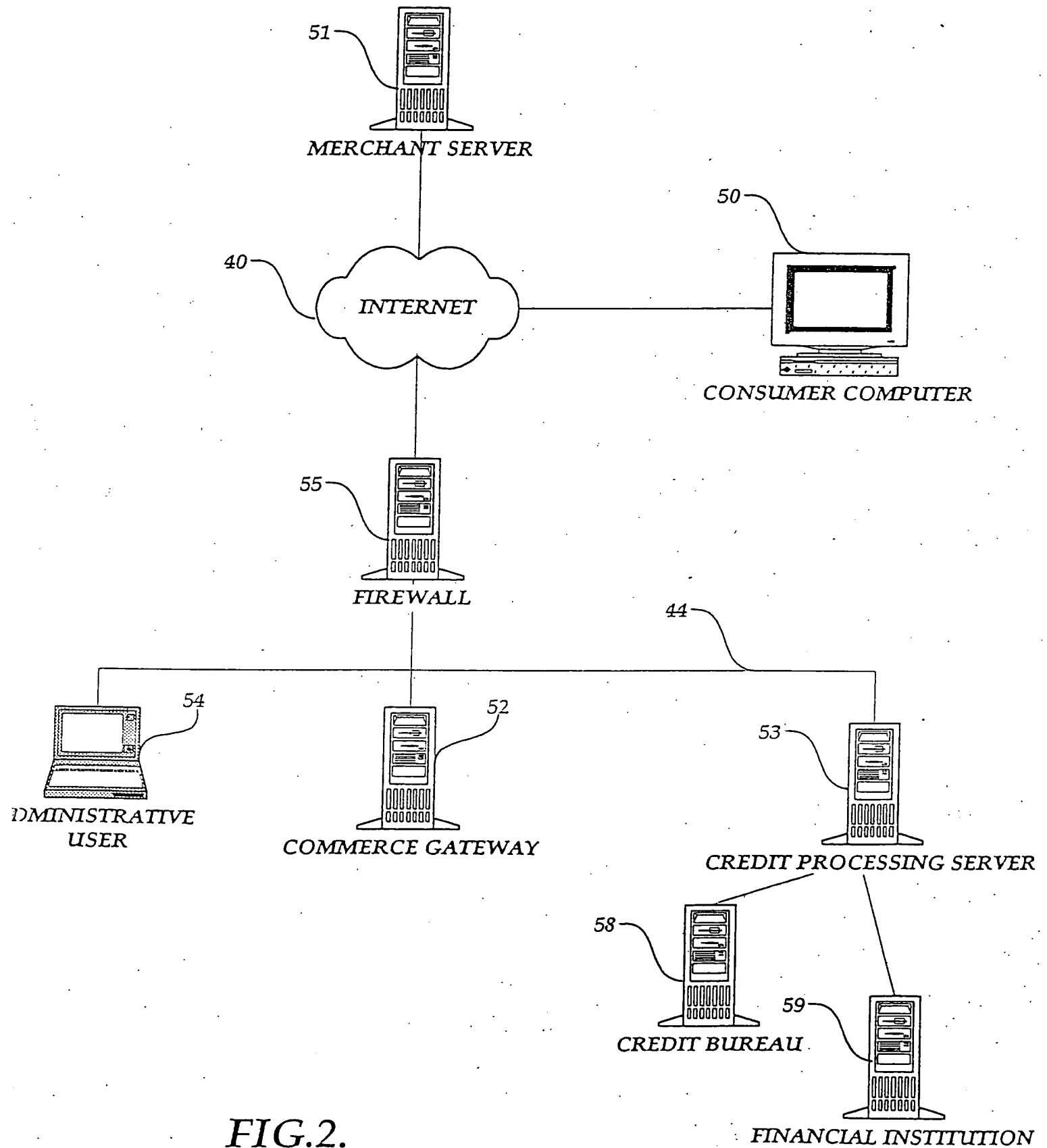


Fig.1.  
(Prior Art)



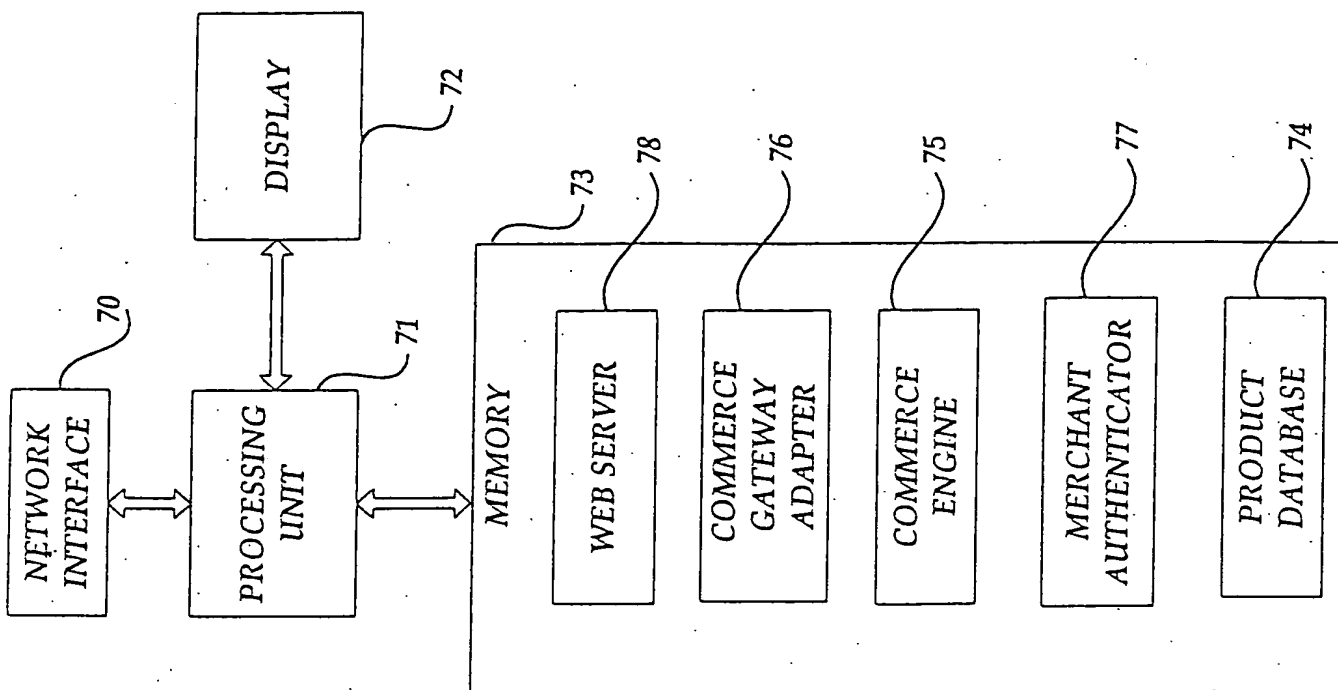


Fig.4.

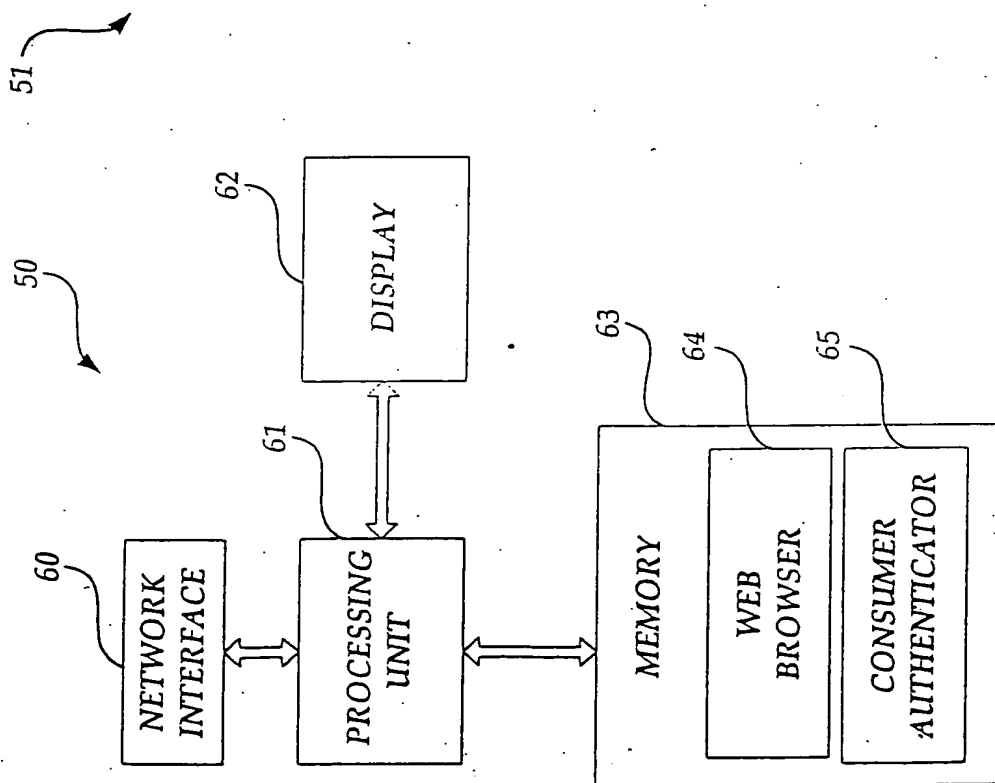


Fig.3.

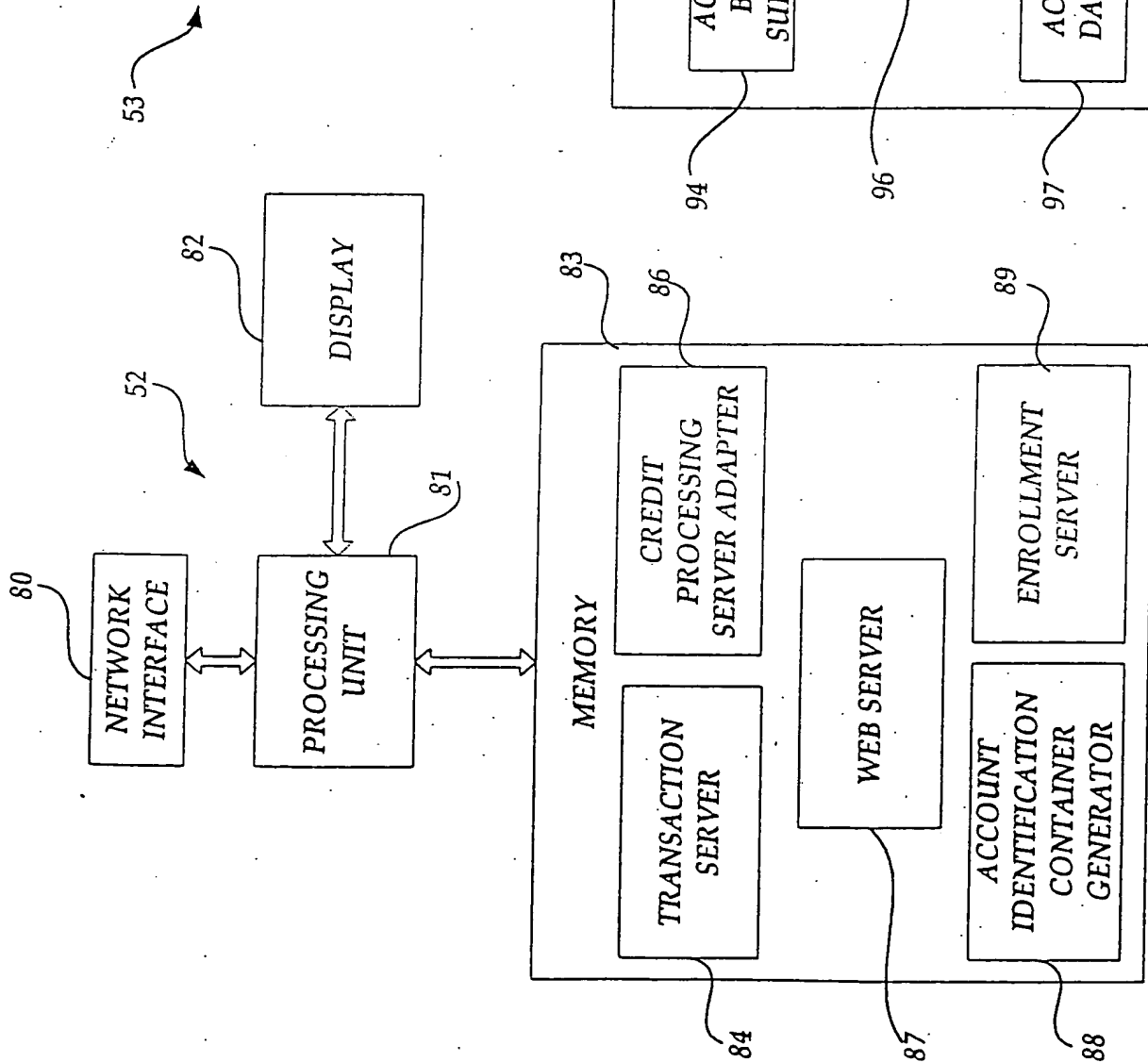


Fig.5.

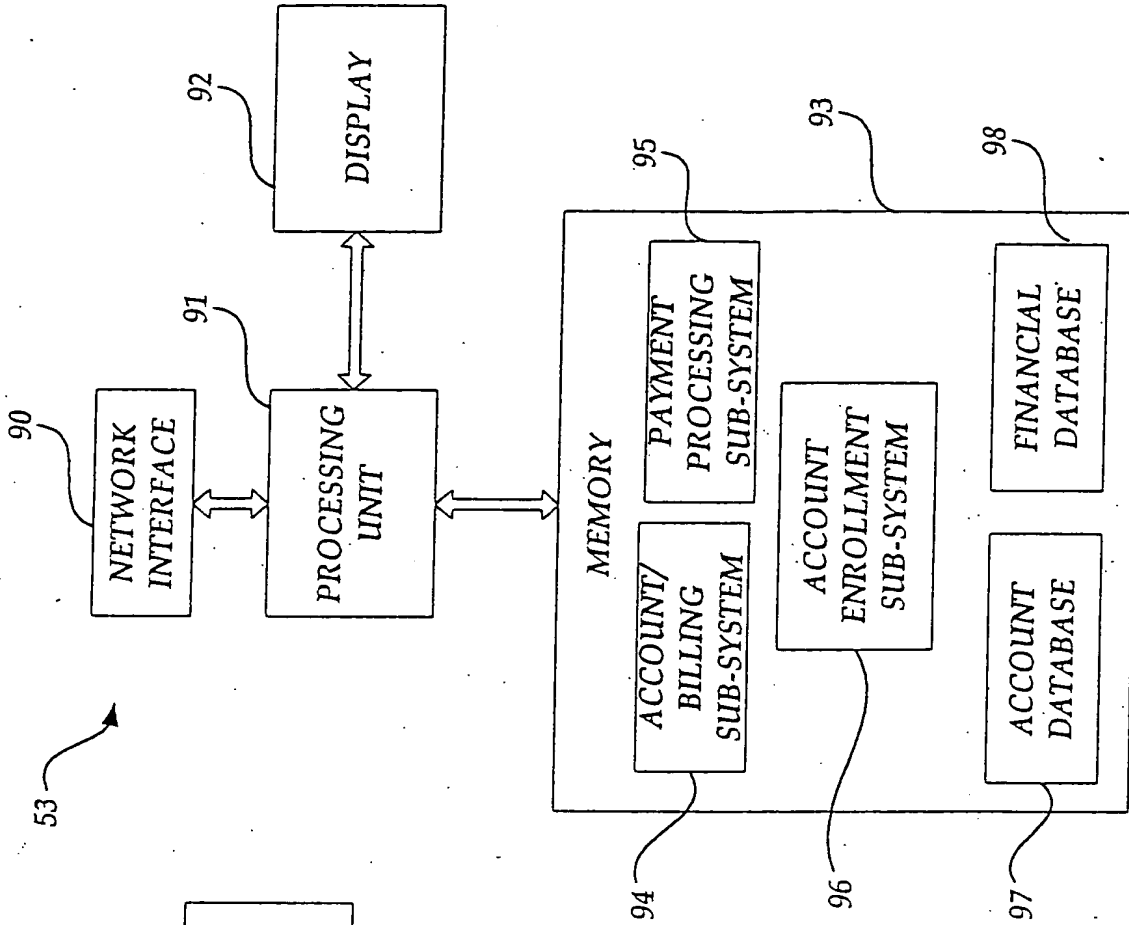


Fig.6.

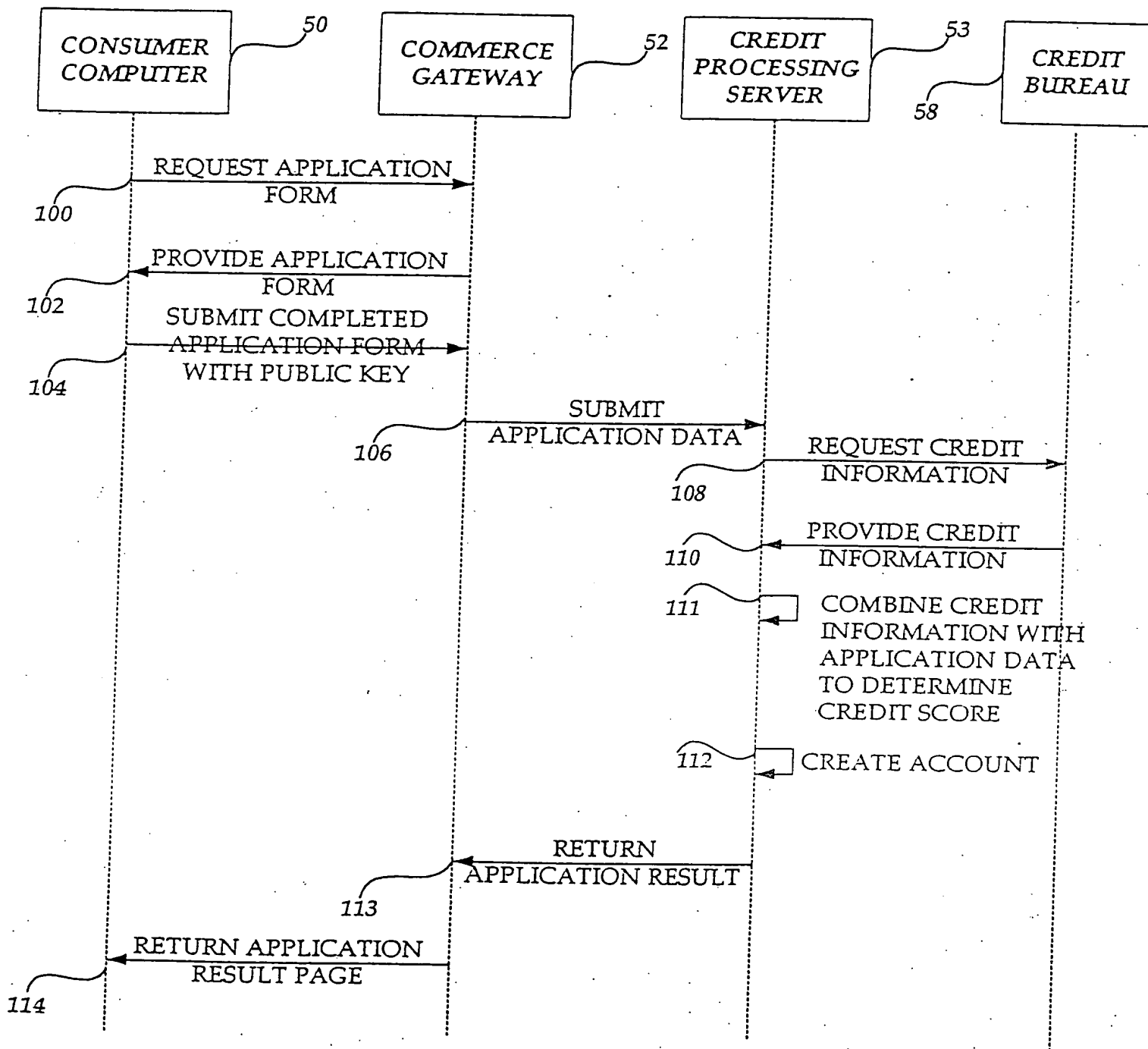


Fig.7.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,  
SERVICES AND CONTENT OVER AN INTERNETWORK  
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.

Docket No.: ECHG121698

## Quick App

Welcome to Quick App, our instant online approval system for a virtual payment account. Complete the short application form. Your application will be processed immediately. We'll let you know online if you are approved.

Enter user ID and email (page 1 of 3)

Name	<input type="text" value="Chris Smith"/>
Email	<input type="text" value="chrissmith@lifeline.net"/>

Continue

600 →

Fig. 8A

Title: METHOD AND APPARATUS FOR ORDERING GOODS,  
SERVICES AND CONTENT OVER AN INTERNETWORK  
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.  
Docket No.: ECHG121698

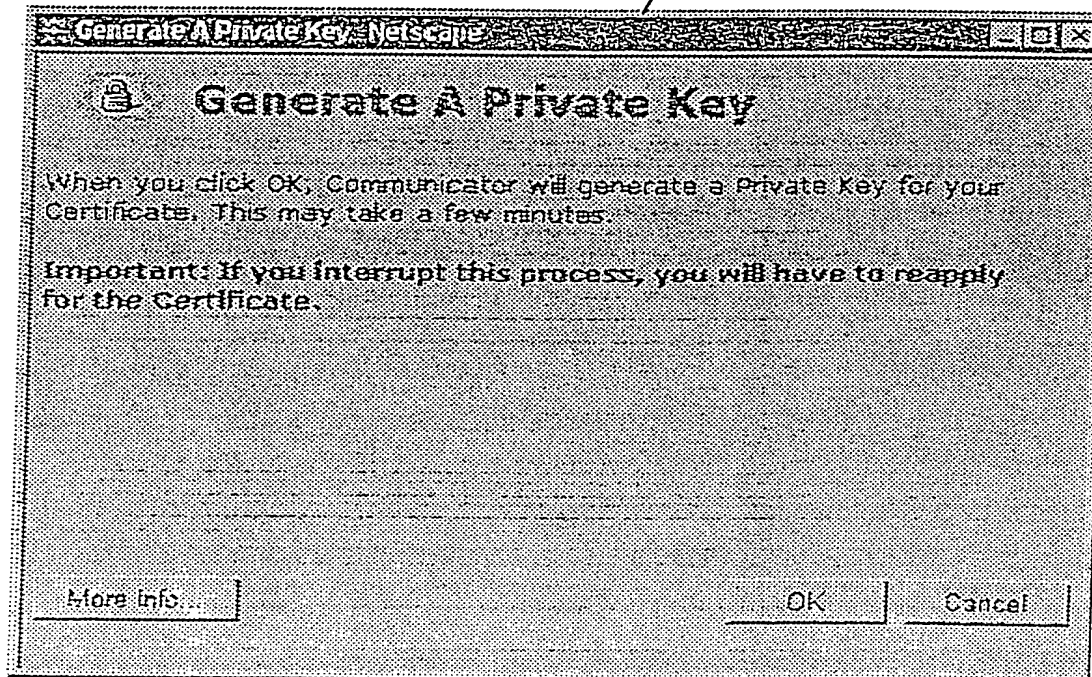


Fig. 8B

Title: METHOD AND APPARATUS FOR ORDERING GOODS,  
SERVICES AND CONTENT OVER AN INTERNETWORK  
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.  
Docket No.: ECHG121698

**Quick App**

Please provide information that will confidentially be used to determine your credit limit. In addition, you will automatically receive a prepaid account for your convenience.

**Tell us about yourself (page 2 of 3)**

Social Security #	123-45-6789
Date of Birth	01 / 01 / 1950 MM/DD/YYYY
Mother's Maiden Last Name	Smith
Employer	Acme Corp.
Annual Household Income	75,000 per year
Employment Status	Full Time <input checked="" type="checkbox"/>

**Continue**

604

Fig. 80



Title: METHOD AND APPARATUS FOR ORDERING GOODS,  
SERVICES AND CONTENT OVER AN INTERNETWORK  
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.  
Docket No.: ECHG121698

Quick App

Tell us about yourself (page 3 of 3)

Name First	Chris	MI	
Last	Smith	Suffix	
Street	123 Oak Street	(No P.O. Box)	
Unit/Apt #			
City	Vancouver		
State	WA	Zip	12045
Home Phone	( )	555-1212	
Account Password			
Confirm Password			

Continue

604 ↗

Fig. 8D

Title: METHOD AND APPARATUS FOR ORDERING GOODS,  
SERVICES AND CONTENT OVER AN INTERNETWORK  
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.  
Docket No.: ECHG121698

Quick App

Congratulations! Your virtual payment credit account has been approved with a credit limit of \$5,000.

Your virtual payment account will simplify your online purchases. Express Checkout will automatically provide the merchant with your shipping information, allowing you to pay for your purchases quickly. And our digital certificate technology will ensure the security of your virtual payment account.

For your convenience, a Prepay Virtual Payment account has been created for you. You can use your Prepay account for online purchases of any size. The charges from small transactions will accumulate in your Prepay account interest-free until the balance reaches \$5.00. The balance is then transferred to your Credit account.

Please customize your virtual payment account by adding special features.

Continue

606

Fig. 8E

Title: METHOD AND APPARATUS FOR ORDERING GOODS,  
SERVICES AND CONTENT OVER AN INTERNETWORK  
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.

Docket No.: ECHG121698

## Account Setup

Your virtual payment account can be customized to meet your needs. Customizing your account will give you greater control over your Internet purchases and your virtual payment account management. You can always change these preferences later by using the "Modify Account" section of the virtual payment account site.

### Preferences

You have both a Credit and a Prepay Account. How would like to make your purchases:

- ☐ Use Credit ONLY
- ☐ Use Prepay ONLY
- ☐ Give me an option to use my Credit OR Prepay at each transaction

How would you like to use your iPay Reward points?

- ☐ Accumulate points in account for merchant discounts, miles, or free cellular minutes
- ☐ Provide discounts on shipping at each eligible transaction

### Funding Your Prepay Account

Continue

608

Fig. 9A

Title: METHOD AND APPARATUS FOR ORDERING GOODS,  
SERVICES AND CONTENT OVER AN INTERNETWORK  
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.  
Docket No.: ECHG121698

### Account Setup

## Choose Additional Account Features

**Your Basic Account is FREE** (includes Reward Points). You may also choose to add the following features:

- Supplementary Accounts: allow family members or business partners to share your iPay account
- Young Shopper Accounts: set up spending limits and safe shopping sites for your kids
- Buyer Accounts: set up spending limits and authorized shopping sites for your staff
- Low Interest Option: reduce the annual interest rate of 12.0% to 5.9%

### Pricing

Create-Your-Own - Combine any of the following feature to create a virtual payment account that meets your needs:

- Supplementary Accounts: \$10.00/year
- Young Shopper Accounts: \$15.00/year
- Buyer Accounts: \$15.00/year
- Low Interest Option: \$20/year

### Family Package - \$20/year

- Unlimited Supplementary Accounts
- Unlimited Young Shopper Accounts

### Business Package - \$39/year

- Unlimited Supplementary Accounts
- Unlimited Buyer Accounts
- Low Interest option

Continue

Fig. 9B

## Account Setup

### Add Supplementary User

Please complete this form to add a Supplementary User.  
To add more than one user to your account, click the **Add  
Another** button. To add only this user, click the **Add  
User** button.

Exit

User Name	<input type="text"/>
Email Address	<input type="text"/>
Password	<input type="password"/>
Confirm Password	<input type="password"/>

**Add Another** **Add User**

610

Fig. 9C

Title: METHOD AND APPARATUS FOR ORDERING GOODS,  
SERVICES AND CONTENT OVER AN INTERNETWORK  
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.  
Docket No.: ECHG121698

Account Setup

Add Young Shopper

Please complete this form to add a Shopper. To add more than one shopper to your account, click the Add Another button. To add only this shopper, click the Add User button.

Exit

User Name

Email Address

Password

Confirm Password

Spending Limit \$

Reset Limit ☐ Every Month ☐ Every Quarter  
☐ Every Year ☐ Manual Reset

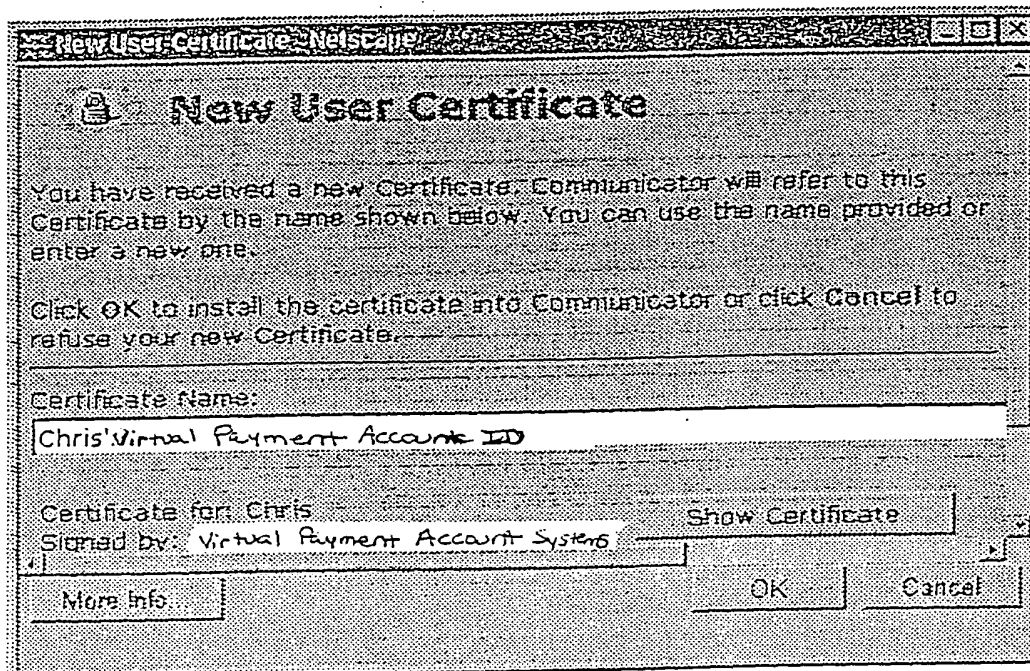
Parental Controls ☐ Net Nanny ☐ Email Authorization  
☐ Specific Sites ☐ None

Approved Websites

612

Fig. 9D

Title: METHOD AND APPARATUS FOR ORDERING GOODS,  
SERVICES AND CONTENT OVER AN INTERNETWORK  
USING A VIRTUAL PAYMENT ACCOUNT  
Inventors: Robin B. Hutchison et al.  
Docket No.: ECHG121698



614

Fig. 10

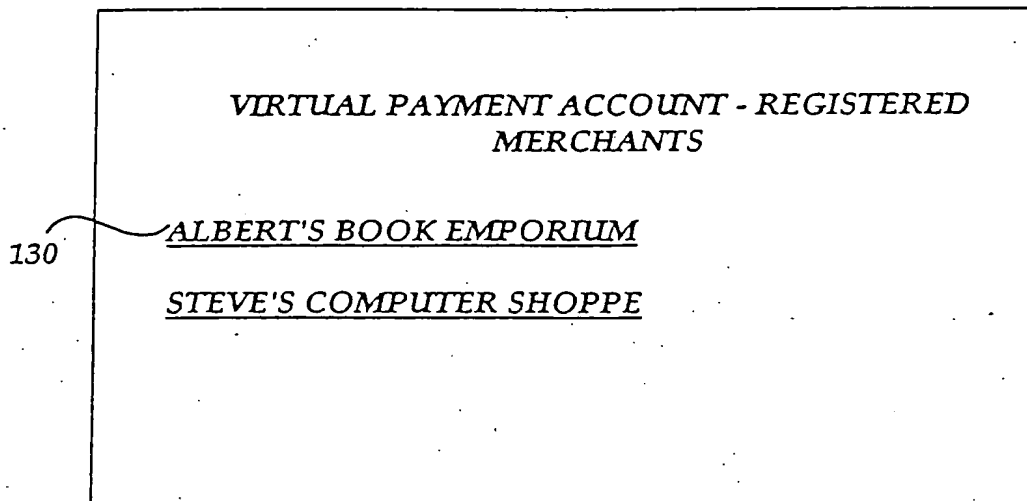


Fig.11A.

150

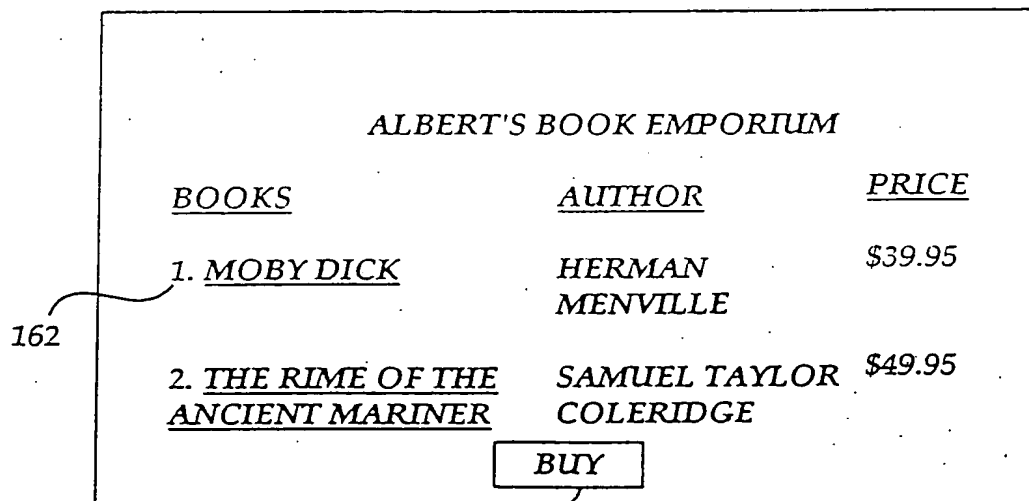


Fig.11B.

160



ALBERT'S BOOK EMPORIUM

ENTER SHIPPING ADDRESS:

[Empty rectangular input field]

OK

Fig.11C.

165

ALBERT'S BOOK EMPORIUM

"THANK YOU FOR YOUR ORDER  
YOUR ORDER TOTAL IS \$63.55 INCLUDING TAX AND  
SHIPPING AND HANDLING  
PLEASE CHOOSE YOUR PAYMENT OPTION BELOW"

VIRTUAL PAYMENT ACCOUNT ☐

OK

Fig.11D.

166

170

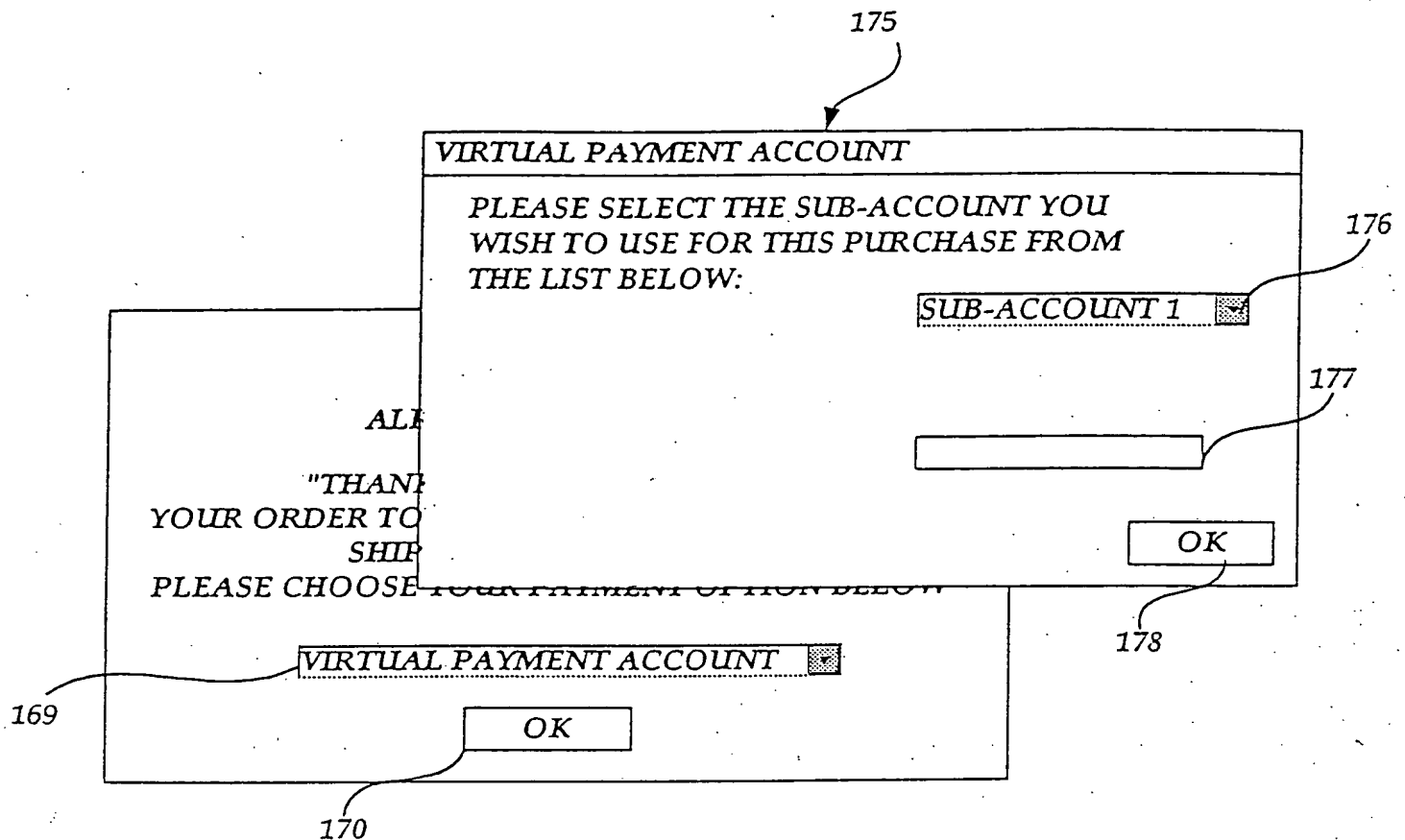


Fig.11E.

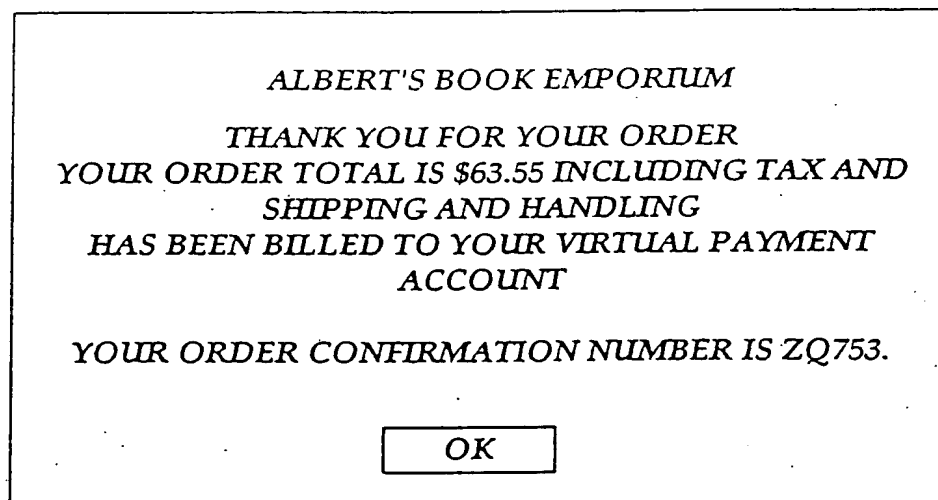


Fig.11F.

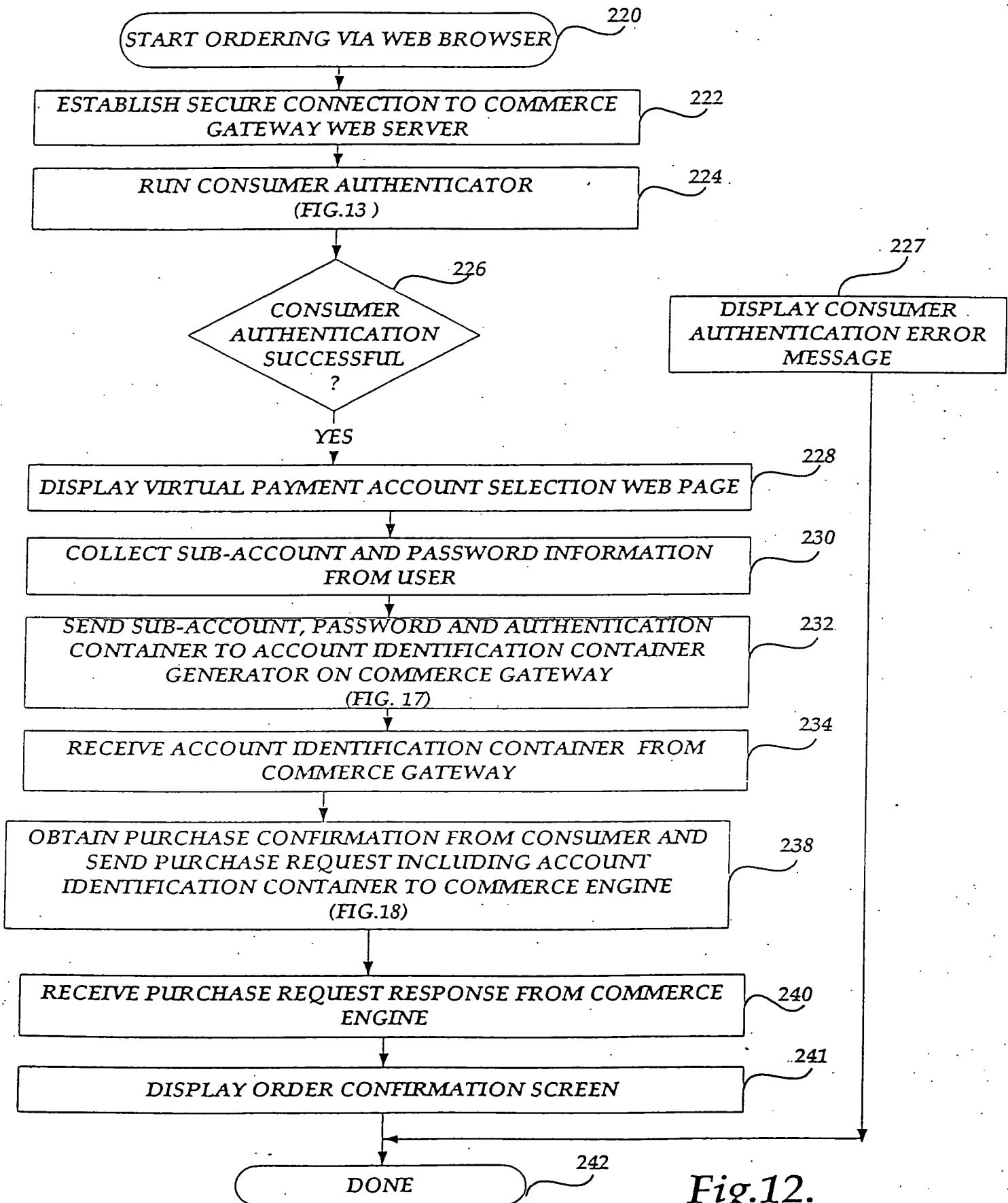


Fig.12.

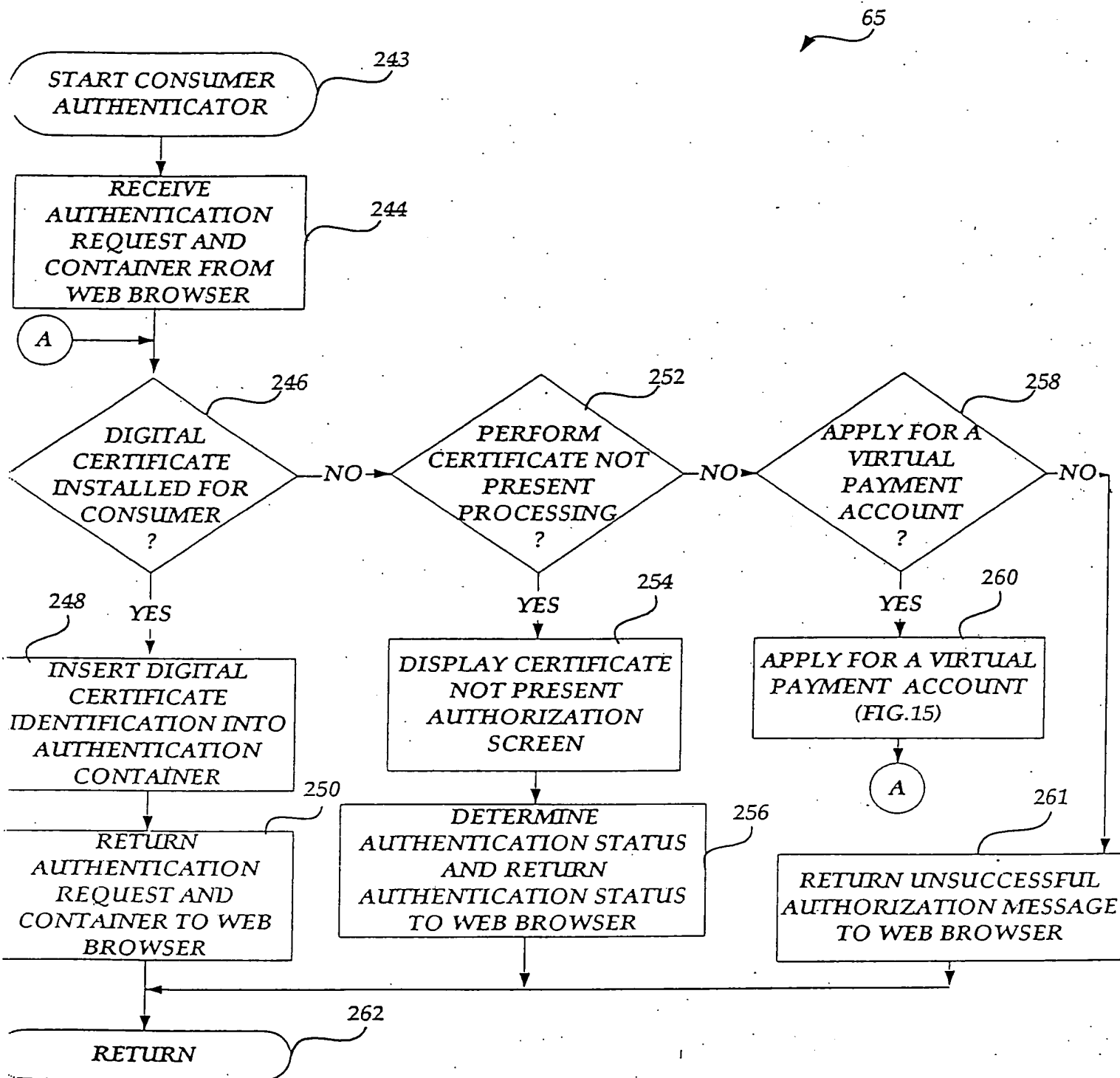


Fig.13.

**VIRTUAL PAYMENT ACCOUNT**

A DIGITAL CERTIFICATE COULD NOT BE  
FOUND ON YOUR COMPUTER. PLEASE  
ANSWER THE FOLLOWING QUESTIONS IN  
ORDER TO IDENTIFY YOURSELF FOR YOUR  
VIRTUAL PAYMENT ACCOUNT PURCHASE.

MY EMAIL ADDRESS IS:

MY MONTHLY MORTGAGE  
PAYMENT IS:

MY PASSWORD IS:

702

700

Fig.14.

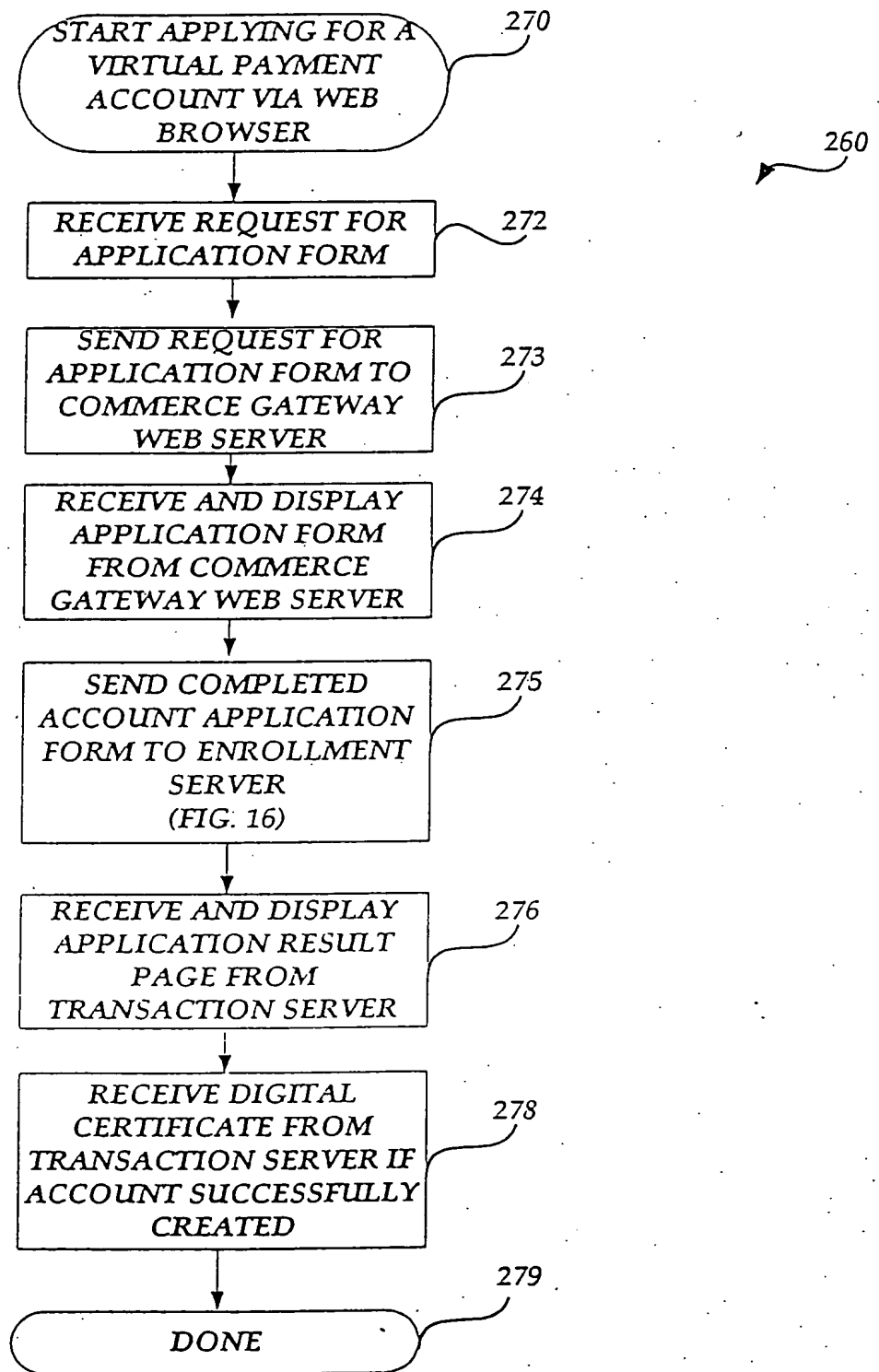


Fig.15.

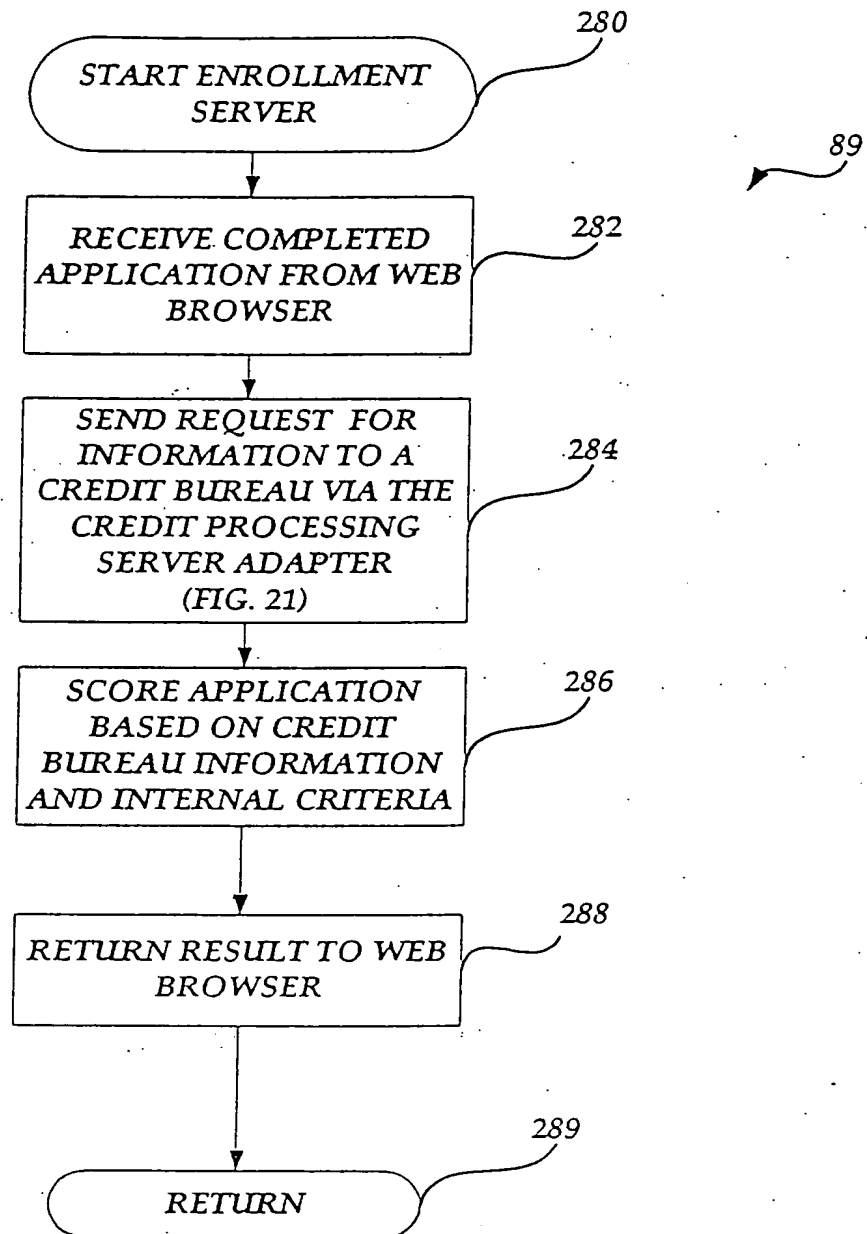


FIG.16.

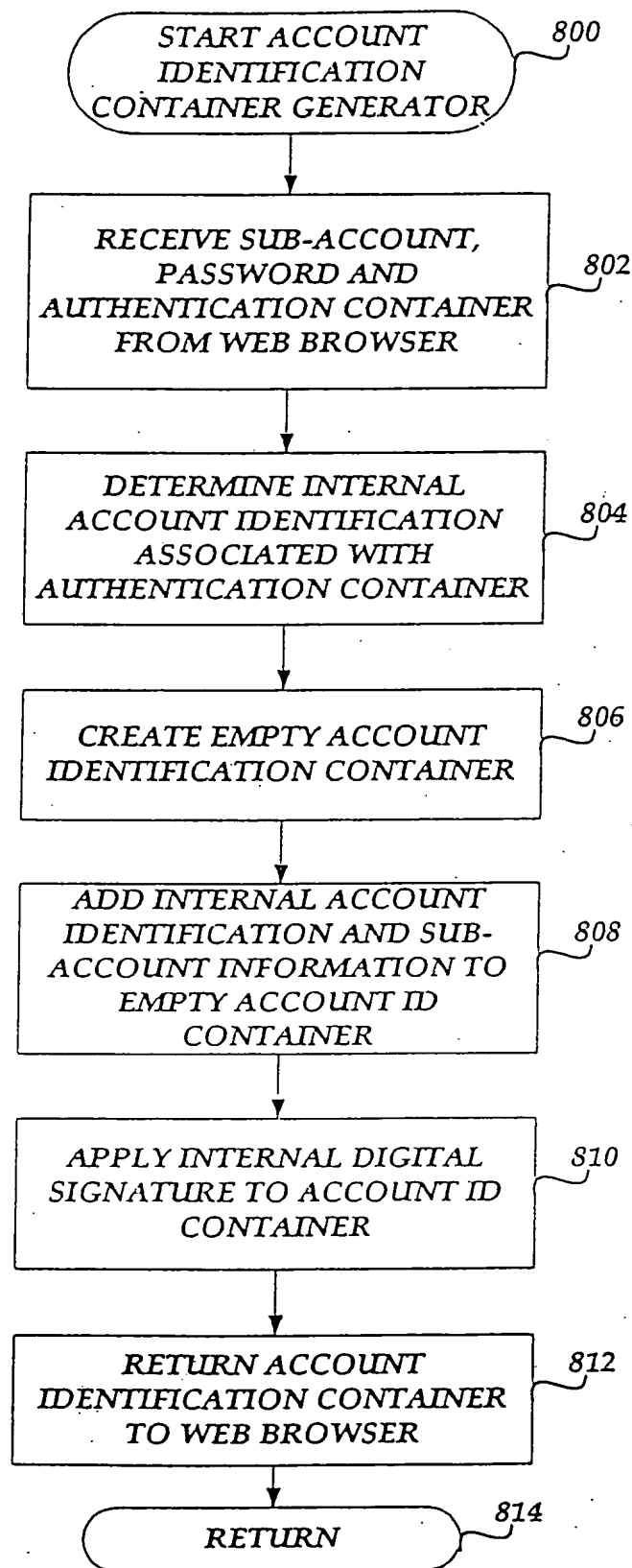


Fig.17.



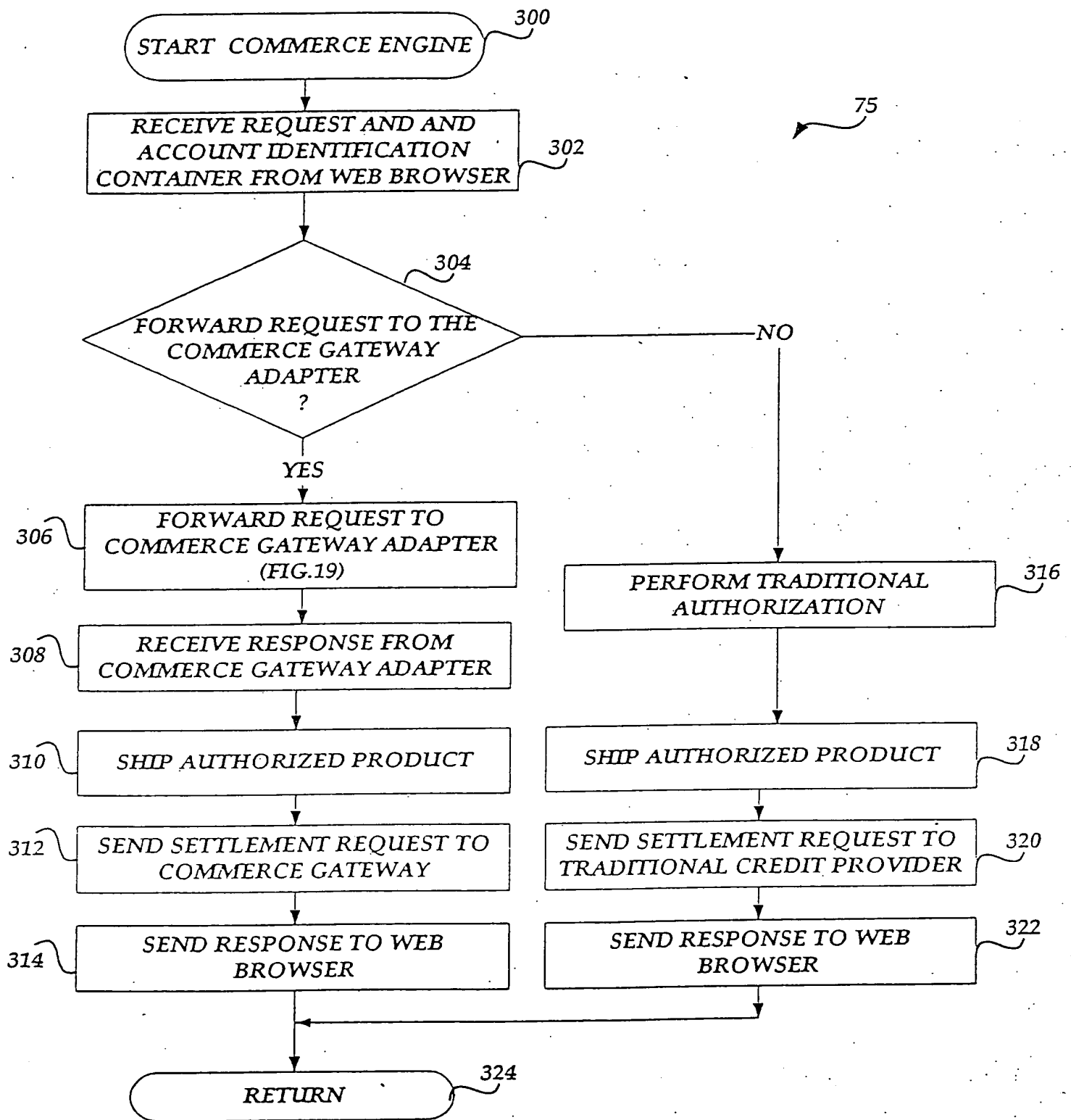


FIG.18.

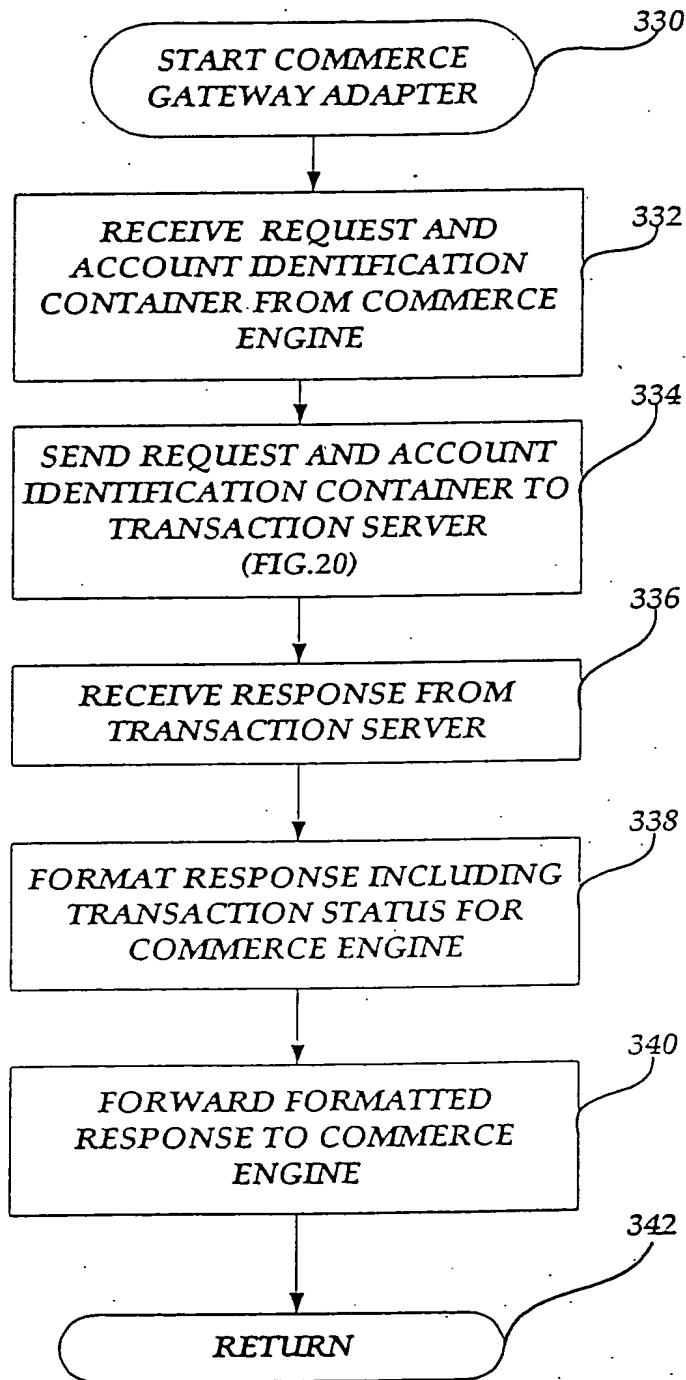


Fig.19.

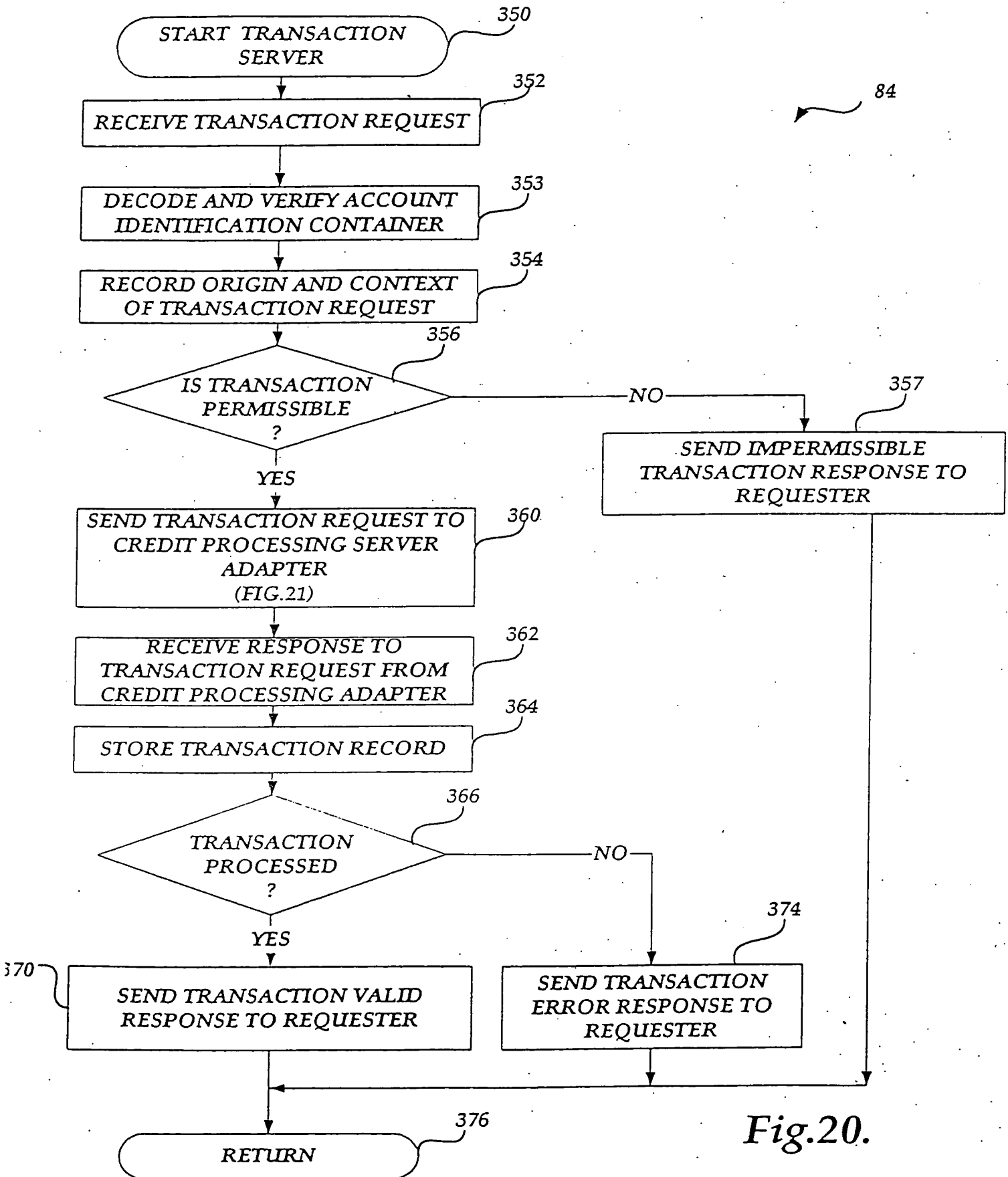


Fig. 20.

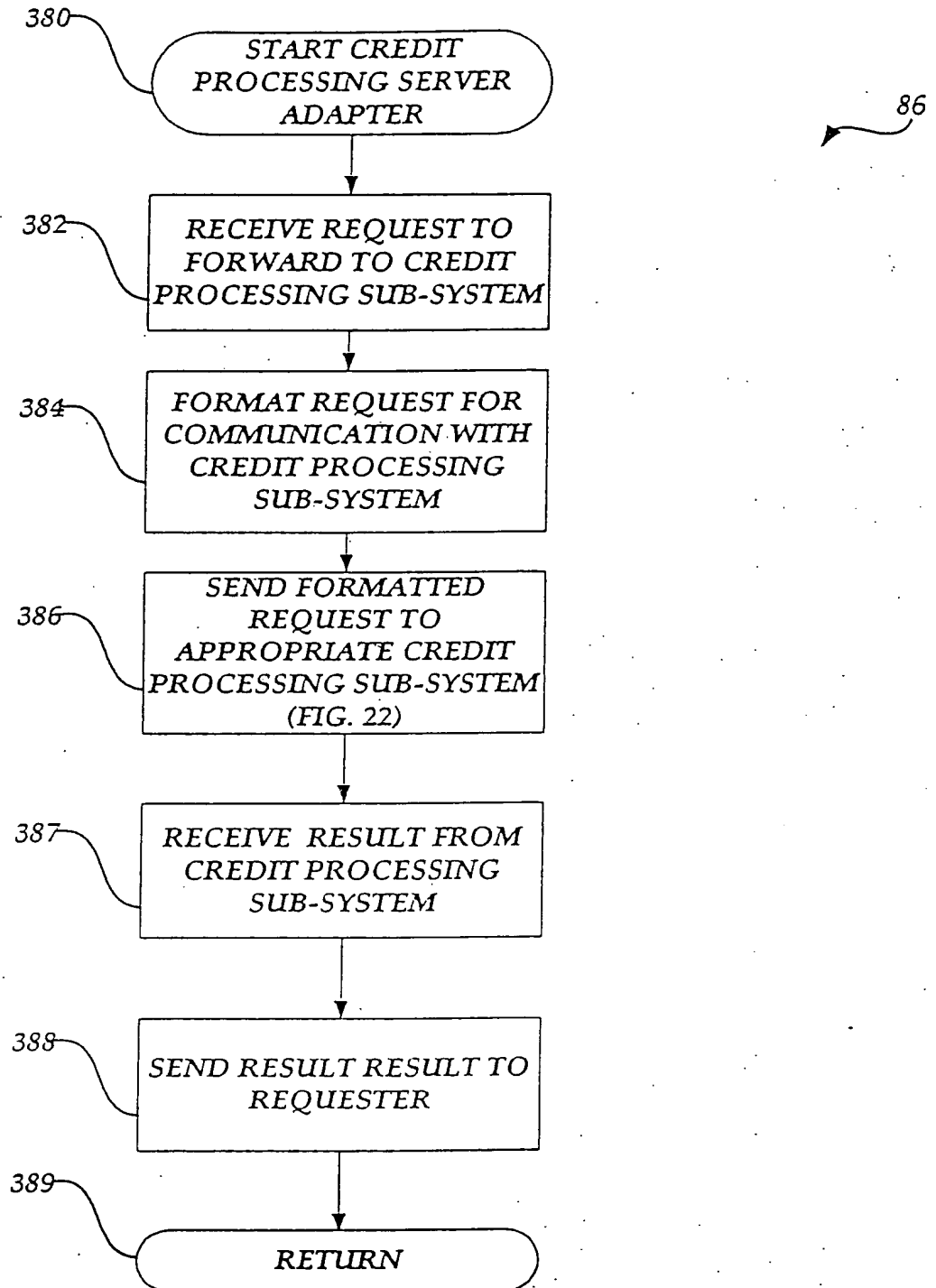
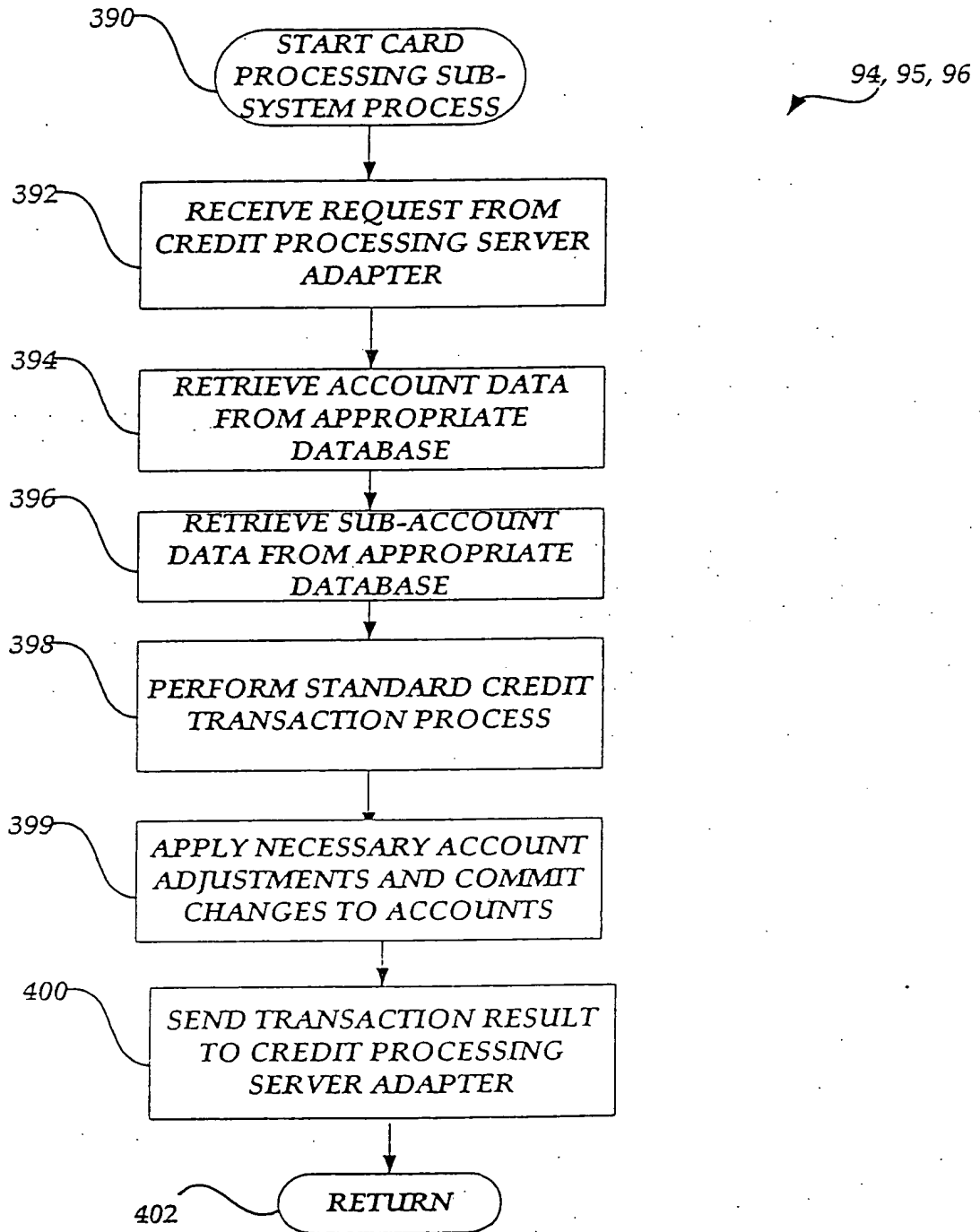


Fig.21.



*Fig.22.*

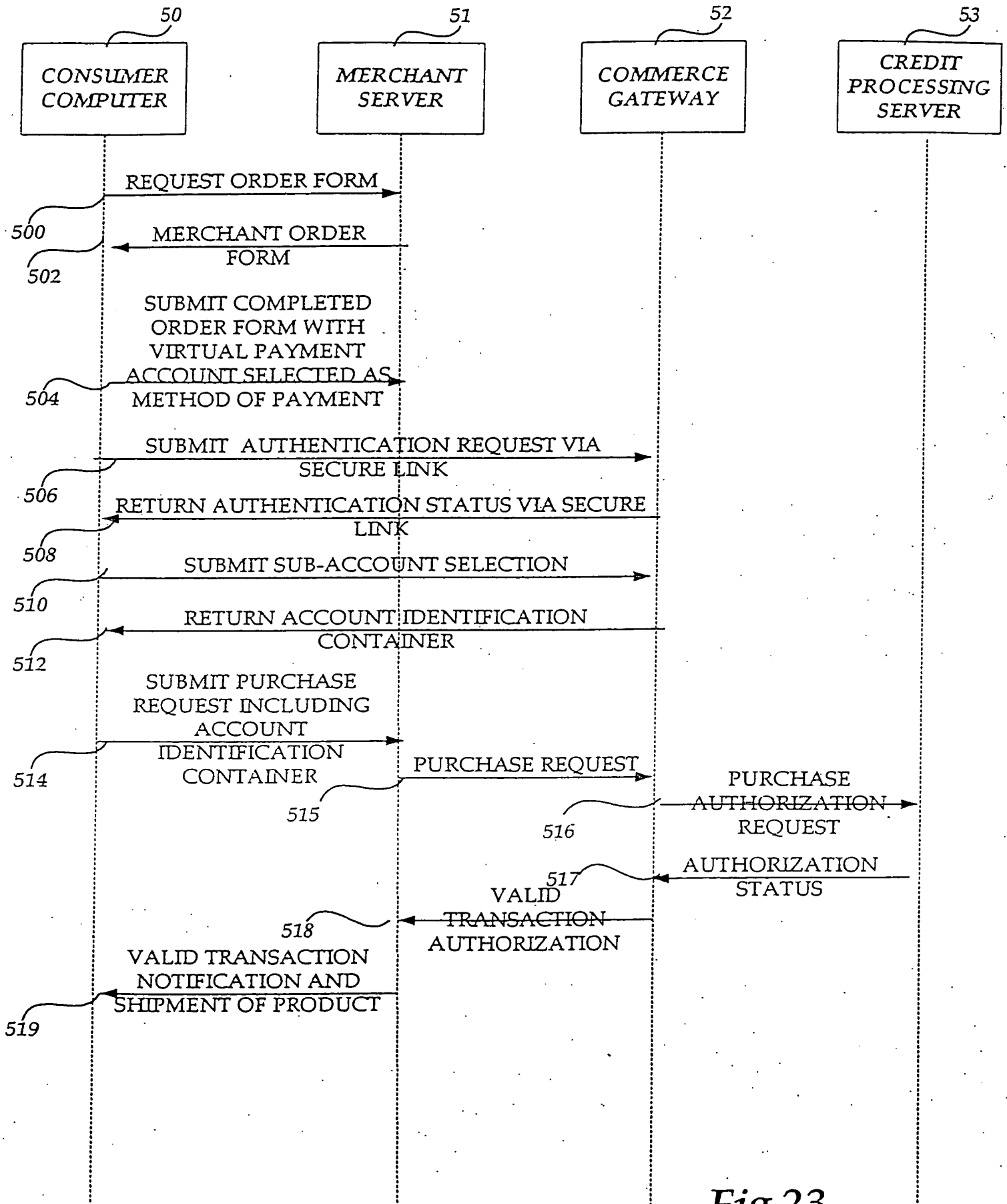


Fig.23.

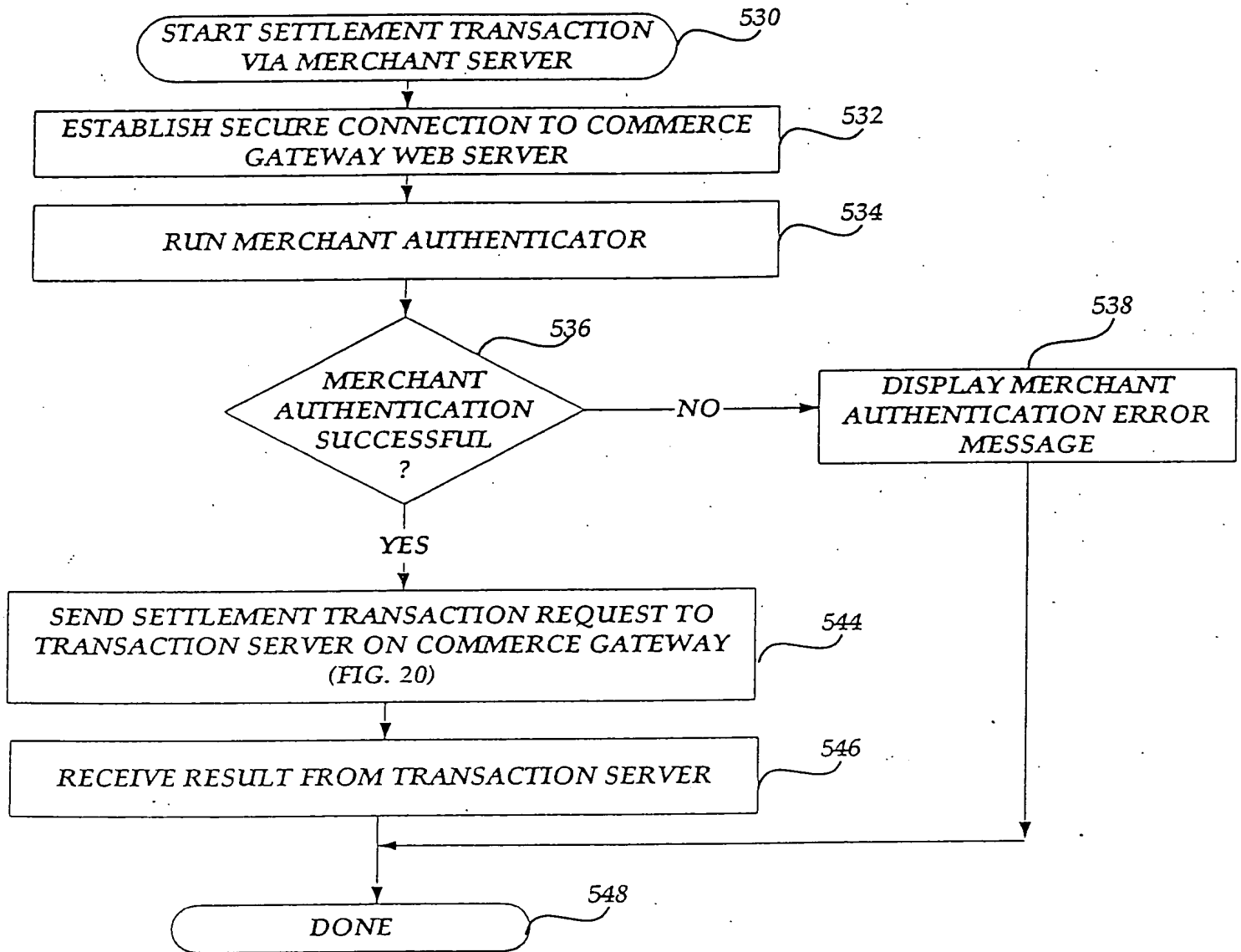
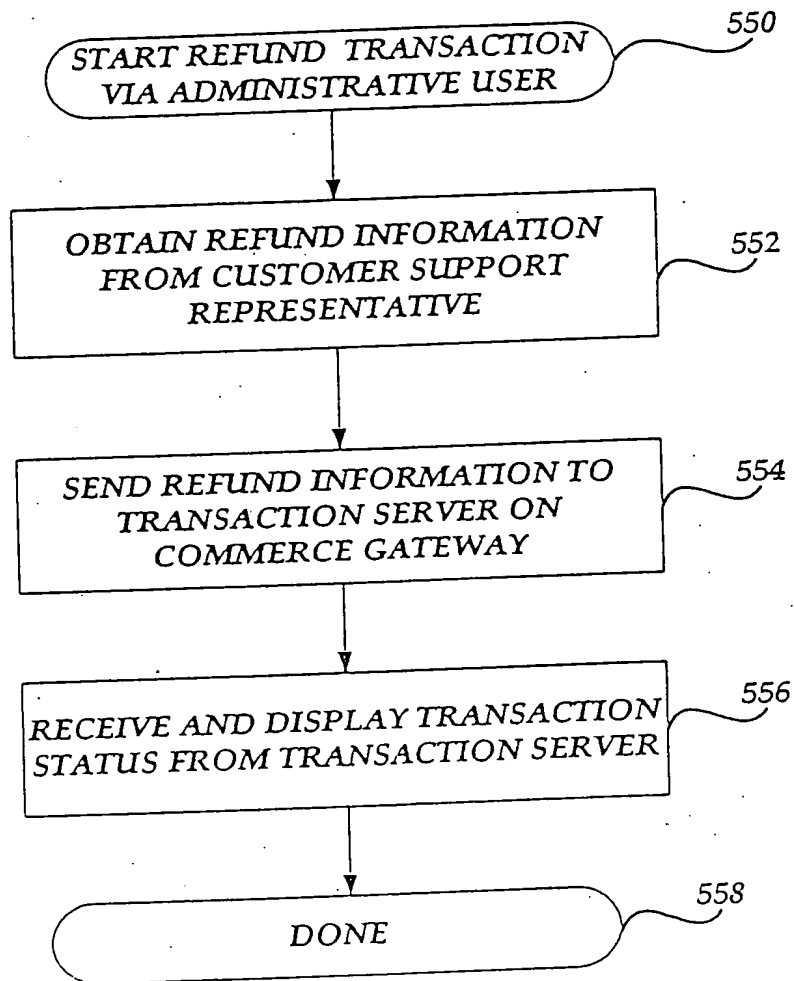


Fig.24.



*Fig.25.*



Title: METHOD AND APPARATUS FOR ORDERING GOODS,  
SERVICES AND CONTENT OVER AN INTERNETWORK  
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.  
Docket No.: ECHG121698

**Account Information**

Chris Smith

123 Oak Street, Vancouver, WA, USA 12045  
chrissmith@lifeline.net

Account Information  
Recent Transactions  
Statements  
Make a Payment  
Rewards Program  
Modify Account  
Inquiries  
Log-out

*For detailed information select an account:*

**User Name Spending Limit Available Credit**

<u>Chris</u>	\$4,500*	\$3,327.51
<u>Terry</u>	\$4,500*	\$3,327.51
<u>Kimmie</u>	\$500	\$346.89

\* Denotes shared Limit.

Link to Interest and Statement Information.  
Link to Account Holder's Policy.

632

Fig. 26

Title: METHOD AND APPARATUS FOR ORDERING GOODS,  
SERVICES AND CONTENT OVER AN INTERNETWORK  
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.

Docket No.: ECHG121698

**Account Information**

**Chris Smith**

123 Oak Street, Vancouver, WA, USA 12045

chrissmith@lifeline.net

Account Information

Recent Transactions

Statements

Make a Payment

Rewards Program

Modify Account

Inquiries

Log-out

**Account details for Chris:**

User Type	Primary Account Holder
Current Account Balance	\$1,285.55
Available Credit	\$3,327.51 (Shared)
Allocated Credit	\$346.89
Credit Limit	\$5,000.00
Statement Schedule	Monthly
Next Statement	31 March 1999
Current Interest Rate	12.0%
Account Features	Family Package

**Back**

634

Fig. 27

Title: METHOD AND APPARATUS FOR ORDERING GOODS,  
SERVICES AND CONTENT OVER AN INTERNETWORK  
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.  
Docket No.: ECHG121698

**Recent Transactions**

Chris Smith  
123 Oak Street, Vancouver, WA, USA 12045  
chrissmith@lifeline.net

Account Information  
Recent Transactions  
Statements  
Make a Payment  
Rewards Program  
Modify Account  
Inquiries  
Log-out

Recent Transactions for your virtual payment account are outlined below. These are unbilled transactions only - they have not yet appeared on a statement.

**Transactions Since March 1, 1999**

Date	Reference	Particulars	Amount \$
<b>Transactions for Chris</b>			
3/9/99	921102	Golf Digest www.golfdigest.com	40.00
3/10/99	931225	Soap Solutions www.soapsoleil.com	35.00
3/12/99	954455	women's pants www.pantalons.ca	55.00
3/22/99	A33418	Payment from Bank One - Thank you	-140.00
<b>Transactions for Terry</b>			
3/22/99	975622	JCrew www.jcrew.com	350.00
<b>Transactions for Kimmie</b>			
None			

636

Fig. 28

Title: METHOD AND APPARATUS FOR ORDERING GOODS,  
SERVICES AND CONTENT OVER AN INTERNETWORK  
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.

Docket No.: ECHG121698

**Rewards Program**

**Chris Smith**

123 Oak Street, Vancouver, WA, USA 12045

chrissmith@lifeline.net

Account Information  
Recent Transactions  
Statements  
Make a Payment  
Rewards Program  
Modify Account  
Inquiries  
Log-out

You can access past statement information for your Rewards Program. For your records, you may wish to print this information. To do so, please click on the "Print Statement" button.

Please select a statement to view:

February 28, 1999

[View Statement](#)

[Print Statement](#)

**Last Statement**

**01/30/1999**

**This Statement**

**02/28/1999**

Previous Balance	Total Earned	Total Redeemed	New Balance
186 +	37 -	0 =	223

Date M/D/Y	Description	Points
Statement Items for Chris:		
02/02/1999	CBS SportsLine <a href="http://cbs.sportsline.com">cbs.sportsline.com</a>	2
02/06/1999	Amazon.com <a href="http://www.amazon.com">www.amazon.com</a>	20
02/16/1999	Golfers' Heaven <a href="http://www.golfersheaven.com">www.golfersheaven.com</a>	2
02/22/1999	New York Times <a href="http://www.nytimes.com">www.nytimes.com</a>	1
Statement Items for Terry:		
02/20/1999	Aveda <a href="http://www.aveda.com">www.aveda.com</a>	6
02/23/1999	Victoria Secret <a href="http://www.victoriasecret.com">www.victoriasecret.com</a>	3
Statement Items for Kimmie:		
02/25/1999	Gap <a href="http://www.gap.com">www.gap.com</a>	3

Please report any items shown which do not agree with your records within 30 days.

638

Fig. 29